

The complaint

Miss A complains Barclays Bank UK PLC caused her indescribable harm when it left her without a working debit card for days given that she's a vulnerable, disabled individual. She also complains that Barclays Bank UK PLC never took her complaint seriously and discriminated against her for complaining when it placed a warning on her account.

What happened

Miss A has an account with Barclays with a debit card.

Miss A says she received a message from Barclays on 12 August 2023 saying that it was going to replace her debit card as it had fraud concerns. Miss A told Barclays not to do so, saying that every payment that had been made on her card was genuine. Miss A says Barclays sent a new one out in any event and that both her old and new card were subsequently declined – which was hugely embarrassing. Miss A says she spent a huge amount of time over the following days and weeks trying to sort this out and that at one point she had four cards in her possession, none of which worked. More importantly, she says that between 25 August and 1 September she didn't have a working card meaning she wasn't able to buy food or eat for several days in a row. Miss A says this had a massive impact on her as she's diabetic and her mental health was very fragile at the time. She complained to Barclays.

Barclays looked into Miss A's complaint and accepted that it had let her down several times. Barclays paid Miss A £200 in compensation for the distress and inconvenience and made sure she had a working card. But it also warned Miss A that it considered some of the language she'd used when dealing with its staff to be abusive and threatening and that it might consider closing her account if she used such language again. Miss A was extremely unhappy with Barclays' response to her complaint, Barclays' handling of her complaint and Barclays' warning. She complained to us.

One of our investigators looked into Miss A's complaint and said that Barclays left Miss A without the means to buy food for seven days and that this had a severe impact on her given her diabetes. Our investigator recommended that Barclays pay Miss A an additional £500 in compensation on top of the compensation it had already paid. Miss A initially accepted our investigator's recommendations. Barclays didn't and explained why. Our investigator then shared Barclays' response with Miss A. Miss A was extremely unhappy with what Barclays had said in its response, and what it had done when responding. Her complaint was referred to an ombudsman for a decision – as both parties were unhappy – and passed to me.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Earlier on this month I issued a provisional decision saying that I was satisfied Barclays had caused Miss A unnecessary inconvenience and frustration when it gave a reason for needing to replace her card that didn't make sense. And that Barclays added to that

frustration when it went ahead and replaced Miss A's card – despite her saying she didn't want it to do so – and did so in a way that became confusing and meant that Miss A had at one stage had four cards in her possession, none of which worked. In my provisional decision, I also said that I accepted that Miss A's mental health was very fragile at the time, and Barclays knew this. In the circumstances, had Barclays made no award at all, I said that I would have awarded Miss A £500 in compensation for all the distress and inconvenience it had caused. Both parties were invited to comment, and both did.

Barclays said that it accepted my provisional decision. Miss A didn't. She wasn't happy with the compensation I'd recommended and wasn't happy with the time her complaint had taken or the process involved. Miss A sent me some additional evidence showing the state of her mental health and took me up on my offer to let her know what comments she'd made that had led to the warning Barclays had issued.

Having considered everything both parties have sent in again, I remain of the view that Barclays made a number of mistakes in this case – at a time when Miss A's mental health was already very fragile – and that the impact this had on Miss A means an award of £500 in compensation is fair and reasonable. Our awards have to be based on the impact a business' errors have on their customer and not, for example, on how many complaints that business receives or other things the business might have done wrong outside the complaint we're looking at. I can, however, see that Miss A is very unhappy with Barclays and the service she receives from them.

Putting things right

I'm going to require Barclays – for the reasons I've set out – to pay Miss A £500 in compensation. In other words, an additional £300 in compensation on top of the £200 it has already paid.

My final decision

My final decision is that I'm upholding this complaint and require Barclays Bank UK PLC to pay Miss A £500 in compensation. In other words, an additional £300 in compensation on top of the £200 it has already paid.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss A to accept or reject my decision before 17 April 2024.

Nicolas Atkinson
Ombudsman